I. AMENDMENT

A. In the specification on page 3, please amend as follows:

~~This~~The present patent application claims ~~priority~~ benefit from, and incorporates by reference, U. S. Patent Application Ser. No. 60/416,264 titled "Method of Obtaining and Selling Mortgage Insurance for Shariah-compliant Financing Contracts," naming the same inventors, and having a filing date of October 7, 2002.